Case 09-43493 Doc 1 Filed 11/17/09 Entered 11/17/09 12:56:55 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 38

## United States Bankruptcy Court Northern District of Illinois Eastern Division

Voluntary Petition

						N	of Later Dates	(0 ) (1	a Frank Marian	- \			
Name of Debtor (if						IName		` ' ' ' '	, ,	,	.i.a.la		
t	Baum	nann,	Kurt A	artnur			Ва	umann	ı, Jessi	ica, Le	<u> ign</u>		
All Other Names us and trade names):	sed by the	Debtor in the	last 8 years	(include ma	rried, maider	maid	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):  FKA Jessica Goodmann						
Last four digits of So (if more than one, st	oc. Sec. or tate all) *	· Individual-Ta	axpayer I.D. <b>5319</b>	(ITIN) No./Co	omplete EIN		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-7507						
Street Address of D	Debtor (No	. & Street, Ci	ty, and State	e):		Stree	Address of Joi	nt Debtor (No.	& Street, City	, and State):			
1003 Strat	ford C	ircle				1 100	3 Stratfo	ord Circ	le				
Streamwo	od IL			6	0107		eamwoo				60107		
County of Residence	ce or of the	e Principal Pla	ace of Busin	ess:		Coun	ty of Residence	or of the Princ	cipal Place of I	Business:			
		CO	OK						COOK				
Mailing Address of Debtor (if different from street address)  Mailing Address of Joint Debtor (if different from street address):									s):				
Location of Principa	al Assets o	of Business D	ebtor (if diffe	erent from str	eet address	above):							
Type of Debtor	(Form of O	rganization)	ı	Nature of Bu (Check one		Cha	pter of Bankru	ptcy Code Ur	nder Which th	e Petition is	Filed (Check one box)		
		oint Debtors)	☐ Heath	Care Busine	ess		Chapter 7		☐ Chapter	15 Petition fo	or Recognition		
See Exhibit I				e Asset Real ed in 11 U.S.		.   _	Chapter 9		of a Fore	eign Main Pro	oceeding		
☐ Corporation	n (includes	LLC & LLP)	□ Railro		2 8101 (310	·   - \	Chapter 11 Chapter 12		☐ Chapter	15 Petition fo	or Recognition		
☐ Partnership	)			broker			hapter 13		of a Fore	eign Nonmair	n Proceeding		
Other (If de			I	nodity Broker				Nature o	f Debts (Check	gn Main Proceeding  5 Petition for Recognition an Nonmain Proceeding  one Box)  s are primarily business			
above entiti and state ty			☐ Clear	ng Bank			ehte are nrimar	ily consumer	<b>□</b> Deh	nts are nrima	rily husiness		
		,		Tax-Exempt	Entity		ebts, defined in	•	_		my buomicoo		
			(C	heck box, if ap	plicable.)		101(8) as "incu dividual primari	•					
_			_	r is a tax-exe ization under	•		ersonal, family,	•					
				d States Cod	e (the Interna	al p	urpose."						
				nue Code).				Cha	apter 11 Debt	ors			
■ Filing Foo etter		Filing Fee (C	heck <b>one</b> box)				one box				S 101/E1D)		
Filing Fee attac	nea										0 ( )		
☐ Filing Fee to be								illali busilless	debior as der	illed iii 11 O.	3.6. 8 101(310)		
signed application unable to pay fe						_					iding debts owed to		
. ,				. ,		<u> </u>	nsiders or afflia k all applicable		nan \$2,190,00	00			
☐ Filing Fee wavie attach signed a	•				• /		• •		etition.				
							•	•			ne of more classes		
Statistical/Admin										This space	e is for court use only		
Debtor estimate Debtor estimate funds available	es that, aft	er any exemp	ot property is	excluded an			es paid, there w	vill be no					
Estimated Number o		П	П	П				П	П				
1- 5	<b>5</b> 0-	100-	200-	1,000-	5,001-	10,001	□ 25,001	50,001	Over				
49 9 Estimated Assets	99	199	999	5,000	10,000	25,000	50,000		100,000				
		\$100,001 to	\$500,001	\$1,000,001	\$10,000,001	\$50,000,001	\$100,000,001	c. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN atte all) * ***-**-7507  Internall) * ***-**-7507  Internall) * ***-**-7507  Internall Debtor (No. & Street, City, and State):  Internall Debtor (No. & Street, City, and State):  Internall Debtor (No. & Street, City, and State):  Internall Debtor (If different from street address):  Internal Debtor (Chapter 15 Petition for Recognition of a Foreign Main Proceeding)  Internal Debtor (Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding)  Internal Debtor (Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding)  Internal Debtor (Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding)  Internal Debtor (Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding)  Internal Debtor (Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding)  Internal Debtor (Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding)  Internal Debtor (Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding)  Internal Debtor (Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding)  Internal Debtor (Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding)  Internal Debtor (Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding)  Internal Debtor (Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding)  Internal Debtor (Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding)  Internal Debtor (Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Proceeding Proceeding Nonmain Proceeding Proceeding Proceeding Nonmain Proceeding Proceeding Proceeding Proceeding Nonmain Proceeding Proceedin					
		\$500,000	to \$1	to \$10	to \$50	to \$100	to \$500						
Estimated Liabilities		_	million	million	million	million	million	п	п				
\$0 to \$5		\$100,001 to	\$500,001	<b>1</b> ,000,001	\$10,000,001	\$50,000,001	\$100,000,001	\$500,000,001	More than				
\$50,000 \$	100,000	\$500,000	to \$1	to \$10 million	to \$50 million	to \$100 million	to \$500	to \$1billion	\$1 billion				

Case 09-43493 Doc 1 Filed 11/17/09 Entered 11/17/09 12:56:55 Desc Main Document Page 2 of 38

B1 (Official Forn	n 1) (1/08) Document	Page 2 of 38	
	Voluntary Petition	Name of Debtor(s)_	
This	page must be completed and filed in every case)		n, Kurt Arthur
		Jessica L	eigh Baumann.
	All Prior Bankruptcy Case Filed Within Last 8 \	Years (if more than two, attach additional	sheet)
Location Where File	d:	Case Number:	Date Filed:
None			
None			
ı	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	ffilate of this Debtor (if more than one, at	tach additional sheet)
Name of Debtor:		Case Number:	Date Filed:
None			
District:		Relationship:	Judge:
	Exhibit A	Exh	ibit B
(To be comple	eted if debtor is required to file periodic reports (e.g.,	, ,	Il whose debts are primarily consumer debts.)
	1 10Q) with the Securities and Exchange Commission	I, the attorney for the petitioner named in the have informed the petitioner that [he or sh	5 5.
•	ection 13 or 15 (d) of the Securities Exchange Act of	or 13 of title 11, United States Code, and	have explained the relief available under
1934 and is red	questing relief under chapter 11.)	each such chapter. I further certify that I he required by 11 USC § 342(b).	nave delivered to the debtor the notice
		10quiled by 11 000 g 042(b).	
☐ Exhibit A	A is attached and made a part of this petition.	/s/ Matthew M IL	6294684 Selvagn
		Matthew M IL 62946	84 Selvaghted: 11/16/2009
	Evh	ibit C	_
Does the deb	tor own or have possession of any property that poses or is alleg		able harm to public health or safety?
	d Exhibit C is attached and made a part of this petition.	·	, , ,
	Lizhibit C is attached and made a part of this petition.		
No.			
	Exh	ibit D	
(7	To be completed by every individual debtor. If a joint petition is file	ed, each spouse must complete and attach	a separate Exhibit D.)
Exhibit D	completed and signed by the debtor is attached and made a par	rt of this petition.	
	joint petition:		
Exhibit D	also completed and signed by the joint debtor is attached and m	ade a part of this petition.	
	<del>_</del>	ng the Debtor - Venue	
_	·	pplicable Box.)	
	Debtor has been domiciled or has had a residence, prin- immediately preceding the date of this petition or for a lo		
_			
	There is a bankruptcy case concerning debtor's affiliate,	, general partner, or partnership pendi	ng in this District.
	Debtor is a debtor in a foreign proceeding and has its pr	incipal place of business or principal a	ssets in the United
	States in this District, or has no principal place of busine		
	or proceeding [in a federal or state court] in this District, relief sought in this District.	or the interests of the parties will be s	erved in regard to the
	Teller sought in this District.		
	Certification by a Debtor Who Reside	es as a Tenant of Residential plicable boxes.)	Property
	Landlord has a judgment against the debtor for possess	•	ked, complete the
	following.) (Name of landlord that obtained judgmen	t)	
	(Address of Landlord)		
	Debtor claims that under applicable nonbankruptcy law,	there are circumstances under which	the debtor would be
Ц	permitted to cure the entire monetary default that gave ri		
	possession was entered, and	,	,
	Debtor has included in this petition the deposit with the	court of any rent that would become du	ue during the 30-day
_	period after the filing of the petition.	-	
	Debtor certifies that he/she has served the Landlord with	h this certification. (11 U.S.C. § 362(1))	

Case 09-43493 Doc 1 Filed 11/17/09 Entered 11/17/09 12:56:55 Desc Main B1 (Official Form 1) (1/08) Document Page 3 of 38

### **Voluntary Petition**

This page must be completed and filed in every case)

### Name of Joint Debtor(s)

(Check only one box.)

attached.

Baumann, Kurt Arthur Jessica Leigh Baumann

Signature of a Foreign Representative

petition is true and correct, that I am the foreign representative of a debtor

Code. Certified copies of the documents required by 11 U.S.C. § 1515 are

I declare under penalty of perjury that the information provided in this

in a foreign proceeding, and that I am authorized to file this petition

 $f \square$  I request relief in accordance with chapter 15 of title 11, United States

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order

granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

## **Signatures**

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

# /s/ Kurt Arthur Baumann Kurt Arthur Baumann

Dated: 11/07/2009

/s/ Jessica Leigh Baumann
Jessica Leigh Baumann

Dated: 11/07/2009

# << Sign & Date on Those Lines

## << Sign & Date on Those Lines

## Signature of Attorney

## /s/ Matthew M IL 6294684 Selvagn

Signature of Attorney for Debtor(s)

## Matthew M IL 6294684 Selvagn

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 11/16/2009

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

#### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



# Document Page 4 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Kurt Arthur Baumann and Jessica Leigh Baumann, Debtors

Bankruptcy Docket #:

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunites for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Dated: 11/07/2009

/s/ Kurt Arthur Baumann
Kurt Arthur Baumann



Sign & Date Here

# Document Page 5 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Kurt Arthur Baumann and Jessica Leigh Baumann, Debtors

certificate and a copy of any debt repayment plan developed through the agency.

Bankruptcy Docket #:

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the

$\neg$	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the
	United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in
	performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file
	a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through
	the agency no later than 15 days after your bankruptcy case is filed.

he	ere.]
_	
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances

your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.):

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

11/07/2009 Dated:

/s/ Jessica Leigh Baumann Jessica Leigh Baumann

Sign & Date Here

PFG Record # 462689

# Document Page 6 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Kurt Arthur Baumann and Jessica Leigh Baumann, Debtors

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOL	NTS SCHEDULED		
Name of Schedule	Attached YES   NO	Pages	Assets	Liabilities	Other	
SCHEDULE A - Real Property	Yes	1	\$148,900	\$-	\$-	
SCHEDULE B - Personal Property	Yes	3	\$53,586	\$-	\$-	
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-	
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$252,658	\$-	
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-	
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$46,950	\$-	
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-	
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-	
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$5,372	
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$4,563	
TOTALS	\$ 202,486 TOTAL ASSETS	\$ 299,608 TOTAL LIABILITIES				

Case 09-43493 Doc 1 Filed 11/17/09 Entered 11/17/09 12:56:55 Desc Main Document Page 7 of 38

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Kurt Arthur Baumann and Jessica Leigh Baumann, Debtors

Bankruptcy Docket #:

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0
State the following:	
Average Income (from Schedule I, Line 16)	\$ 5,372.31

Average Income (from Schedule I, Line 16)	\$ 5,372.31
Average Expenses (from Schedule J, Line 18)	\$ 4,563.18
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 7,677.12

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 55,584.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 46,950.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 102,534.00

#### Page 8 of 38 Document UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Kurt Arthur Baumann and Jessica Leigh Baumann, Debtors

### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
HSBC - 1003 Stratford Circle Streamwood, IL 60107 (Debtor's Residence)	Fee Simple	J	\$ 148,900	\$ 234,446

**Total Market Value of Real Property** 

\$148,900.00 (Report also on Summary of Schedules)

B6A (Official Form 6A) (12/07) Page 1 of 1 PFG Record # 462689

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Kurt Arthur Baumann and Jessica Leigh Baumann, Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	H & J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or	
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		First Midwest Bank checking account #xxxxx7891	J	\$	1,986
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; Big/flat screen TV, DVD player, computer, sofa, vacuum, table, chairs, lamps, TV stand, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware, tools, lawn mower, bbq grill	J	\$	2,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures	J	\$	100
06. Wearing Apparel		Necessary wearing apparel.	J	\$	100
07. Furs and jewelry.		recoodery meaning apparen	3		
		Earrings, watch, costume jewelry	J	\$	300
		Wedding ring set	J	\$	200
08. Firearms and sports, photographic, and other hobby equipment.  PEG Record # 462689	X		orm 6F	3) (12/07)	Page 1 of 3

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCH	1EC	OULE B - PERSONAL PROPERTY			
Type of Property	N O N E	Description and Location of Property	H W J Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or		
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance - No Cash Surrender Value.	Н	\$	0
10. Annuities. Itemize and name each issuer.	Х	Term Life insurance - No Cash Surrender Value.	П	Ψ	
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X				
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars					
		Pension w/ Employer/Former Employer - 100% Exempt.	W	\$	3,000
13. Stocks and interests in incorporated and		Pension w/ Employer/Former Employer - 100% Exempt.	Н	\$	20,000
unincorporated businesses.	X				
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X				
15. Government and corporate bonds and other negotiable and non-negotiable instruments.		US Savings bonds	J	\$	1,000
16. Accounts receivable	Х	-			
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X				
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X				
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X				
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.		Anticipated 2008 Federal & State Income Tax Refunds	J	\$	2,500
22. Patents, copyrights and other intellectual property. Give particulars.	X				·

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCH	IEC	OULE B - PERSONAL PROPERTY		
Type of Property	N O N E	Description and Location of Property	H M l C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
23. Licenses, franchises and other general intangibles.	X			
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X			
25. Autos, Truck, Trailers and other vehicles and accessories.				
		Harris - 2008 Hyundai Sonata (over 20,000 miles)	Н	\$ 19,000
		1998 Honda Superhawk( (over 35,000 miles)	Н	\$ 1,200
		1991 Chevrolet G20 (over 125,000 miles)	Н	\$ 200
		1991 Mecedes 560 (over 135,000 miles)	Н	\$ 2,000
26. Boats, motors and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplie used in business.	X			
30. Inventory	X			
31. Animals		Family Pets/Animals.	J	\$ 0
32. Crops-Growing or Harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		Total (Report also on Summary of Schedules)		\$53,586

Case 09-43493 Doc 1 Filed 11/17/09 Entered 11/17/09 12:56:55 Desc Main Document Page 12 of 38 UNITED STATES BANKRUPTCY COURT

# NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

SCHEDULE C - PROPERTY	CLA	AIMED EXEMPT
Debtor claims the exemptions to which debtor is entitled under: (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
00. Real Property HSBC - 1003 Stratford Circle Streamwood, IL 60107 (Debtor's Residence)	735 ILCS 5/12-901	\$ 30,000	\$ 148,900
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.  First Midwest Bank checking account #xxxxx7891	735 ILCS 5/12-1001(b)	\$ 1,986	\$ 1,986
04. Household goods and furnishings, including audio, video, and computer equipment.  Household goods; Big/flat screen TV, DVD player, compute sofa, vacuum, table, chairs, lamps, TV stand, bedroom sets washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware, tools, lawn mower, bbq grill	735 ILCS 5/12-1001(b)	\$ 2,000	\$ 2,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 100	\$ 100
06. Wearing Apparel  Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 100	\$ 100
07. Furs and jewelry. Earrings, watch, costume jewelry	735 ILCS 5/12-1001(b)	\$ 300	\$ 300
Wedding ring set	735 ILCS 5/12-1001(a),(e)	\$ 200	\$ 200
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars  Pension w/ Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	\$ 3,000	\$ 3,000

Case 09-43493 Doc 1 Filed 11/17/09 Entered 11/17/09 12:56:55 Desc Main Document Page 13 of 38 UNITED STATES BANKRUPTCY COURT

# NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

SCHEDULE C - PROPERTY CLAIMED EXEMPT								
Debtor claims the exemptions to which debtor is entitled und (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)	der:	Check if debtor of that exceeds \$13		estead exemption				
				Current Value of				

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
Pension w/ Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	\$ 20,000	\$ 20,000
15. Government and corporate bonds and other negotiable and non-negotiable instruments.  US Savings bonds	735 ILCS 5/12-1001(b)	\$ 1,000	\$ 1,000
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.  Anticipated 2008 Federal & State Income Tax Refunds	735 ILCS 5/12-1001(b)	\$ 2,500	\$ 2,500
<ul><li>25. Autos, Truck, Trailers and other vehicles and accessories.</li><li>1991 Chevrolet G20 (over 125,000 miles)</li></ul>	735 ILCS 5/12-1001(b)	\$ 200	\$ 200
1991 Mecedes 560 (over 135,000 miles)	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 2,000
1998 Honda Superhawk( (over 35,000 miles)	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 1,200

# Document Page 14 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Kurt Arthur Baumann and Jessica Leigh Baumann, Debtors

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

Creditor's Name and Mailing Add Including Zip and Account Num (See Instructions Above)	C H M	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1 Harris Bank Attn: Bankruptcy Dept. Po Box 94034 Palatine IL 60094 Acct No.: 9901618841	Н	Dates: 4/19/2008 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$ 19,000 Intention: *Description: Harris - 2008 Hyundai Sonata (over 20,000 miles)				\$ 18,212	\$ 0
2 HSBC Mortgage Services Attn: Bankruptcy Dept. Po Box 9068 Brandon FL 33509 Acct No.: 11703170	J	Dates: 2005 Nature of Lien: Mortgage Market Value: \$ 148,900 Intention: *Description: HSBC - 1003 Stratford Circle Streamwood, IL 60107 (Debtor's Residence)				\$ 204,484	\$ 55,584
3 HSBC Mortgage Services Attn: Bankruptcy Dept. Po Box 9068 Brandon FL 33509 Acct No.: 11713138	J	Dates: 2005 Nature of Lien: Mortgage - Second Market Value: \$ 148,900 Intention: *Description: HSBC - 1003 Stratford Circle Streamwood, IL 60107 (Debtor's Residence)				\$ 29,962	\$ 0

Total \$ 252

\$ 252,658 | \$ 55,584

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

# Document Page 15 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Kurt Arthur Baumann and Jessica Leigh Baumann, Debtors

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance, 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Kurt Arthur Baumann and Jessica Leigh Baumann / Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

느		_					.—		
Cı	reditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Ar	nount of Claim
1	Bank of America Attn: Bankruptcy Dept. Pob 17054 Wilmington DE 19884 Acct #: 7497 5640 3945 44		Н	Dates: 2007-2009 Reason: Credit Card or Credit Use				\$	29,500
2	Care Credit/GEMB Attn: Bankruptcy Dept. 950 Forrer Blvd Kettering OH 45420 Acct #: 6019 1830 6821 1997		W	Dates: 2009 Reason: Credit Card or Credit Use				\$	2,600
3	Chase Attn: Bankruptcy Dept. Po Box 15298 Wilmington DE 19850 Acct #: 4266 8411 2367 4317		Н	Dates: 2006-2009 Reason: Credit Card or Credit Use				\$	4,800

Record # 462689 B6F (Official Form 6F) (12/07) Page 1 of 2

# Document Page 17 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Kurt Arthur Baumann and Jessica Leigh Baumann / Debtors

	SCHEDULE F - CREDITORS	3 H	OL	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS					
Cr	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	A N H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim	
4	Chase Attn: Bankruptcy Dept. Po Box 15298 Wilmington DE 19850 Acct #: 4266 8410 5414 0858		Н	Dates: 2005-2009 Reason: Credit Card or Credit Use				\$ 8,000	
5	Citibank Bankruptcy Department PO Box 6003 Hagerstown MD 21747 Acct #: 5424 1807 0223 8442		J	Dates: 2008-2009 Reason: Credit Card or Credit Use				\$ 1,600	
6	Equifax Attn: Bankruptcy Dept. PO Box 740241 Atlanta GA 30374 Acct #: XXXXX5319			Dates: 2009 Reason: Notice Only				\$ 0	
7	Experian Attn: Bankruptcy Dept. PO Box 2002 Allen TX 75013 Acct #: XXXXX5319			Dates: 2009 Reason: Notice Only				\$ 0	
8	Sears Bankruptcy Department PO Box 182156 Columbus OH 43218 Acct #: 5049941395136432		J	Dates: Reason: Credit Card or Credit Use				\$ 450	
9	Transunion Attn: Bankruptcy Dept. PO Box 1000 Chester PA 19022 Acct #: XXXXX5319			Dates: 2009 Reason: Notice Only				\$ 0	

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$ 46,950.00

Case 09-43493 Doc 1 Filed 11/17/09 Entered 11/17/09 12:56:55 Desc Main Document Page 18 of 38

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Kurt Arthur Baumann and Jessica Leigh Baumann, Debtors

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

PFG Record # 462689 B6G (Official Form 6G) (12/07) Page 1 of 1

# Document Page 19 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Kurt Arthur Baumann and Jessica Leigh Baumann, Debtors

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by th debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any for spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initial and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. So 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

П			1
П			
П			

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	

PFG Record # 462689 B6H (Official Form 6H) (12/07) Page 1 of 1

# UNITED STATES BARKRUPT GY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Kurt Arthur Baumann and Jessica Leigh Baumann, Debtors

Bankruptcy Docket #:

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE						
Status: Married	None						
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT					
Occupation:	Assistant Part Manager	Buyer					
Name of Employer:	The Patrick Dealer Group	Sorya Electronics					
Years Employed	approx. 11 years	approx. 1 year					
Employer Address:	526 Mall Drive	600 Country Point					
City, State, Zip	Schaumburg, IL 60173	Glendale Hts, IL 60139					

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
1. Monthly Gross Wages, Salary, and commissions	\$ 5,372.20	\$ 2,344.07
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 5,372.20	\$ 2,344.07
4. LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security	\$ 1,045.14	\$ 260.00
b. Insurance	\$ 211.00	\$ 217.10
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify)  Pension:	\$ 0.00	\$ 0.00
Voluntary 401 Contributions:	\$ 400.76	\$ 0.00
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforms, 401K Loan:	\$ 209.96	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 1,656.90	\$ 477.10
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 3,505.34	\$ 1,866.97
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
Income from real property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
11. Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify:) & & &	\$ 0.00	\$ 0.00
Unemployment Income	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 3,505.34	\$ 1,866.97
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 5,37	<b>72.31</b>
if there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and	d, if applicable, on Statistical Summary

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

Record #: 462689 B6I (Official Form 6I) (12/07) Page 1 of 1

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

# UNITED STATES BARKRUPT GY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Kurt Arthur Baumann and Jessica Leigh Baumann, Debtors

Bankruptcy Docket #:

SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEBTOR(S)
---

payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.  Check tox ripon petition is fled deblot's spouse maintains as separate household. Complete a separate schedule of expenditures labeled "Spouse".  1. Rent or home mortgage payment (include lot rented for mobile home) a. Real Estate taxes included? [] Yes [X] No b. Property insurance included? [] Yes [X] No c. Celliphone, Internet d. Other Home Phone and Cable Television 3. Home Maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and Dry Cleaning 7. Medical and Dental Expenses 8. Transportation (not including car payments) 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc. 9. Charitable Contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or Renter's b. Life c. Health d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments to be included in plan a. Auto b. Reaffirmation Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan a. Auto b. Reaffirmation Payments c. Other 4. Alimony, maintenance and support paid to others S. So.00	7
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".  1. Rent or home mortgage payment (include lot rented for mobile home) a. Real Estate taxes included? [] Yes [x] No a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No 2. Utilities: a. Electricity and Heating Fuel b. Water, Sewer, Garbage c. Cellphone, Internet d. Other Home Phone and Cable Television 3. Home Maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and Dry Cleaning 7. Medical and Dental Expenses 8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc. 9. \$25.00 10. Charitable Contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or Renter's b. Life c. Health d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) Federal or State Tax Repayments, Real Estate Taxes 13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) a. Auto b. Reaffirmation Payments Cother 14. Alimony, maintenance and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Haircuts, Hygiene, Postage/Banking GLS Repay: S250.00 S0.00 S0	
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".  Rent or home mortgage payment (include lot rented for mobile home) a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No b. Property insurance included? [] Yes [x] No b. Property insurance included? [] Yes [x] No c. Cellphone, Internet d. Other Home Phone and Cable Television 3. Home Maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and Dry Cleaning 7. Medical and Dental Expenses 8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc. 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc. 9. Charitable Contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or Renter's b. Life c. Health d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) Federal or State Tax Repayments, Real Estate Taxes 13. Insalalment Payments: (in Chapter 11, 12, and 13 cases, do not list payments to be included in plan) a. Auto b. Reaffirmation Payments c. Other 14. Alimony, maintenance and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Haircuts, Hygiene, Newspaper/Maga & Cuts Repay: Babysitting 225.0.00 S.0.00 S.	\$ 4,563.18
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".  Rent or home mortgage payment (include lot rented for mobile home) a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No c. Cellphone, Internet d. Other Home Phone and Cable Television  3. Home Maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and Dry Cleaning 7. Medical and Dental Expenses 8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc. 9. Charitable Contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or Renter's b. Life c. Health d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) Federal or State Tax Repayments, Real Estate Taxes 13. Installment Payments: (in Chapter 11, 12, and 13 cases, do not list payments to be included in plan) a. Auto b. Reaffirmation Payments c. Other 14. Alimony, maintenance and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Haircuts, Hygiene, Eyecare, Meds 9 Sa50.00 9 S0.00	this document:
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".  Rent or home mortgage payment (include lot rented for mobile home) a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No c. Cellphone, Internet d. Water, Sewer, Garbage c. Cellphone, Internet d. Other Home Phone and Cable Television 3. Home Maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and Dry Cleaning 7. Medical and Dental Expenses 8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc. 9. Charitable Contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or Renter's b. Life c. Health d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) Federal or State Tax Repayments, Real Estate Taxes 13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) a. Auto b. Reaffirmation Payments c. Other 14. Alimony, maintenance and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Childcare & Pet Eyecare, Meds Postage/Banking Tuition, Books & Childcare & Pet Eyecare, Meds Postage/Banking Tuition, Books & Childcare & Pet Eyecare, Meds Postage/Banking Tuition, Books & Childcare & Babysitting Care:  \$350.00 \$350.00 \$\$350.00 \$\$350.00 \$\$350.00 \$\$350.00 \$\$350.00 \$\$350.00 \$\$350.00 \$\$350.00 \$\$350.00 \$\$350.00 \$\$350.00 \$\$350.00 \$\$350.00 \$\$350.00 \$\$350.00	\$ 4,563.18
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".  Rent or home mortgage payment (include lot rented for mobile home) a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No b. Water, Sewer, Garbage c. Cellphone, Internet d. Other Home Phone and Cable Television 3. Home Maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and Dry Cleaning 7. Medical and Dental Expenses 8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc. 9. Charitable Contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or Renter's b. Life c. Health d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) a. Auto b. Reaffirmation Payments (Specify) Federal or State Tax Repayments, Real Estate Taxes 13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) a. Auto b. Reaffirmation Payments C. Other 14. Alimony, maintenance and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Haircuts, Hyglene, Newspaper/Mags & Tuition, Books & Childcare & Pet Eyecare, Meds Postage/Banking  GESPORD  18. ABBORD  19. ABBORD  19. Sano.00  1	ψυσυ.υυ
Check box if joint petition is filled & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".  Rent or home mortgage payment (include lot rented for mobile home) a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No 2. Utilities: a. Electricity and Heating Fuel b. Water, Sewer, Garbage c. Cellphone, Internet d. Other Home Phone and Cable Television 3. Home Maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and Dry Cleaning 7. Medical and Dental Expenses 8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc. 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc. 9. Life c. Health d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) Federal or State Tax Repayments, Real Estate Taxes 13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) a. Auto b. Reaffirmation Payments c. Other 14. Alimony, maintenance and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$350 <u>00</u>
Check box if joint petition is filled & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".  Rent or home mortgage payment (include lot rented for mobile home) a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No 2. Utilities: a. Electricity and Heating Fuel b. Water, Sewer, Garbage c. Cellphone, Internet d. Other Home Phone and Cable Television 3. Home Maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and Dry Cleaning 7. Medical and Dental Expenses 8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc. 9. Secreation, Clubs and Entertainment, Newspapers, Magazines, etc. 9. Life c. Health d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) Federal or State Tax Repayments, Real Estate Taxes 13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) a. Auto b. Reaffirmation Payments c. Other 14. Alimony, maintenance and support paid to others 15. Payments for support of additional dependents not living at your home  16. Spondon 17. Spondon 18. Spon	<del>\$</del> -
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".  Rent or home mortgage payment (include lot rented for mobile home) a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No b. Water, Sewer, Garbage c. Cellphone, Internet d. Other Home Phone and Cable Television 3. Home Maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and Dry Cleaning 7. Medical and Dental Expenses 8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc. 9. Charitable Contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or Renter's b. Life c. Health d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) a. Auto b. Reaffirmation Payments c. Other 14. Alimony, maintenance and support paid to others 15. Rent or home mortgage payment shoulded in plan to the seffirmation payments c. Other 16. Charitable Contributions 17. Charitable Contributions 18. Charitable Contributions 18. Charitable Contributions 19. Charitable Contributions 19. Charitable Contributions 10. Charitable Contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or Renter's b. Life c. Health d. Auto e. Other  19. Charitable Contributions 19. Says and the separate household in plan to the payments to be included in plan to the Reaffirmation Payments c. Other 19. Reaffirmation end support paid to others	
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".  Rent or home mortgage payment (include lot rented for mobile home) a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No b. Water, Sewer, Garbage c. Cellphone, Internet d. Other Home Phone and Cable Television 3. Home Maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and Dry Cleaning 7. Medical and Dental Expenses 8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc. 9. Charitable Contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or Renter's b. Life c. Health d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) a. Auto b. Reaffirmation Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) a. Auto b. Reaffirmation Payments c. Other  Sano.00	
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".  Rent or home mortgage payment (include lot rented for mobile home) a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No  2. Utilities: a. Electricity and Heating Fuel b. Water, Sewer, Garbage c. Cellphone, Internet d. Other Home Phone and Cable Television 3. Home Maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and Dry Cleaning 7. Medical and Dental Expenses 8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc. 9. Secreation, Clubs and Entertainment, Newspapers, Magazines, etc. 9. Charitable Contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or Renter's b. Life c. Health d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) Federal or State Tax Repayments, Real Estate Taxes 13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) a. Auto b. Reaffirmation Payments	
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".  Rent or home mortgage payment (include lot rented for mobile home) a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No  2. Utilities: a. Electricity and Heating Fuel b. Water, Sewer, Garbage c. Cellphone, Internet d. Other Home Phone and Cable Television  3. Home Maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and Dry Cleaning 7. Medical and Dental Expenses 8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc.  10. Charitable Contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or Renter's b. Life c. Health d. Auto e. Other  12. Taxes (not deducted from wages or included in home mortgage payments) a. Auto a. Auto a. Auto B. Sads and Estate Tax Repayments, Real Estate Taxes  13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) a. Auto	\$ -
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".  Rent or home mortgage payment (include lot rented for mobile home) a. Real Estate taxes included? [] Yes [x] No  b. Property insurance included? [] Yes [x] No  2. Utilities: a. Electricity and Heating Fuel b. Water, Sewer, Garbage c. Cellphone, Internet d. Other Home Phone and Cable Television  3. Home Maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and Dry Cleaning 7. Medical and Dental Expenses 8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc.  10. Charitable Contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or Renter's b. Life c. Health d. Auto e. Other  12. Taxes (not deducted from wages or included in home mortgage payments)	
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".  Rent or home mortgage payment (include lot rented for mobile home) a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No  Utilities: a. Electricity and Heating Fuel b. Water, Sewer, Garbage c. Cellphone, Internet d. Other Home Phone and Cable Television  Home Maintenance (repairs and upkeep)  Food Clothing Laundry and Dry Cleaning Medical and Dental Expenses Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train Recreation, Clubs and Entertainment, Newspapers, Magazines, etc.  Charitable Contributions Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or Renter's b. Life c. Health d. Auto e. Other  Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate household. Space is 1,829.85  B. Life c. Health d. Auto e. Other	\$ 233.33
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".  Rent or home mortgage payment (include lot rented for mobile home)  a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No  2. Utilities: a. Electricity and Heating Fuel b. Water, Sewer, Garbage c. Cellphone, Internet d. Other Home Phone and Cable Television \$175.00  3. Home Maintenance (repairs and upkeep) \$50.00  4. Food \$500.00  5. Clothing \$50.00  6. Laundry and Dry Cleaning \$50.00  7. Medical and Dental Expenses \$80.00  8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train \$685.00  9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc. \$25.00  10. Charitable Contributions \$-11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or Renter's b. Life c. Health d. Auto \$-12.00	*
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".  Rent or home mortgage payment (include lot rented for mobile home)  a. Real Estate taxes included? [] Yes [x] No  b. Property insurance included? [] Yes [x] No  2. Utilities: a. Electricity and Heating Fuel  b. Water, Sewer, Garbage  c. Cellphone, Internet  d. Other Home Phone and Cable Television  3. Home Maintenance (repairs and upkeep)  4. Food  5. Clothing  6. Laundry and Dry Cleaning  7. Medical and Dental Expenses  8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train  9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc.  10. Charitable Contributions  11. Insurance (not deducted from wages or included in home mortgage payments)  a. Homeowner's or Renter's  b. Life  c. Health  12. Homeowner's payment in fine to separate household. Complete a separate schedule of expenditures labeled "Spouse".  \$ 1,829.85  \$ 1,829.85  \$ 1,829.85  \$ 1,829.85  \$ 300.00  \$ 300.00  \$ 300.00  \$ \$ 500.00  \$ \$ 500.00  \$ \$ 500.00  \$ \$ 500.00  \$ \$ 500.00  \$ \$ 500.00  \$ \$ 45.00  \$ \$ 25.00  \$ 45.00  \$ 45.00  \$ 45.00  \$ 45.00  \$ 45.00  \$ 45.00  \$ 45.00	
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".  Rent or home mortgage payment (include lot rented for mobile home)  a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No  2. Utilities: a. Electricity and Heating Fuel \$300.00  b. Water, Sewer, Garbage c. Cellphone, Internet d. Other Home Phone and Cable Television \$175.00  3. Home Maintenance (repairs and upkeep) \$50.00  4. Food \$500.00  5. Clothing 6. Laundry and Dry Cleaning \$45.00  7. Medical and Dental Expenses 8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train \$685.00  9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc. \$25.00  10. Charitable Contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or Renter's b. Life	·
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".  Rent or home mortgage payment (include lot rented for mobile home)  a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No  2. Utilities: a. Electricity and Heating Fuel  b. Water, Sewer, Garbage c. Cellphone, Internet d. Other Home Phone and Cable Television  3. Home Maintenance (repairs and upkeep)  4. Food 5. Clothing 6. Laundry and Dry Cleaning 7. Medical and Dental Expenses 8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc.  10. Charitable Contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or Renter's	<b>\$</b> -
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".  Rent or home mortgage payment (include lot rented for mobile home)  a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No  2. Utilities: a. Electricity and Heating Fuel b. Water, Sewer, Garbage c. Cellphone, Internet d. Other Home Phone and Cable Television \$175.00  3. Home Maintenance (repairs and upkeep) \$50.00  4. Food \$500.00  5. Clothing \$50.00  6. Laundry and Dry Cleaning \$45.00  7. Medical and Dental Expenses \$80.00  8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train \$685.00  9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc. \$25.00  10. Charitable Contributions \$-11. Insurance (not deducted from wages or included in home mortgage payments)	\$ -
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".  Rent or home mortgage payment (include lot rented for mobile home) a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No  2. Utilities: a. Electricity and Heating Fuel b. Water, Sewer, Garbage c. Cellphone, Internet d. Other Home Phone and Cable Television  3. Home Maintenance (repairs and upkeep)  4. Food 5. Clothing 6. Laundry and Dry Cleaning 7. Medical and Dental Expenses 8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc.  5. Clothiritable Contributions  8. 1,829.85  \$ 1,829.85  \$ 300.00  \$ 300.00  \$ 575.00  \$ 575.00  \$ 500.00  \$ 500.00  \$ 500.00  \$ 500.00  \$ 45.00  \$ 685.00  \$ 25.00  \$ 25.00  \$ 25.00	\$ 45.00
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".  Rent or home mortgage payment (include lot rented for mobile home) a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No  2. Utilities: a. Electricity and Heating Fuel b. Water, Sewer, Garbage c. Cellphone, Internet d. Other Home Phone and Cable Television  3. Home Maintenance (repairs and upkeep)  4. Food 5. Clothing 6. Laundry and Dry Cleaning 7. Medical and Dental Expenses 8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc.  \$ 1,829.85  \$ 1,829.85  \$ 300.00  \$ 300.00  \$ 75.00  \$ 575.00  \$ 575.00  \$ 500.00  \$ 500.00  \$ 500.00  \$ 500.00  \$ 45.00  \$ 45.00  \$ 685.00  \$ 25.00	\$ -
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".  Rent or home mortgage payment (include lot rented for mobile home)  a. Real Estate taxes included? [] Yes [x] No  b. Property insurance included? [] Yes [x] No  2. Utilities: a. Electricity and Heating Fuel  b. Water, Sewer, Garbage  c. Cellphone, Internet  d. Other Home Phone and Cable Television  3. Home Maintenance (repairs and upkeep)  4. Food  5. Clothing  6. Laundry and Dry Cleaning  7. Medical and Dental Expenses  \$ 1,829.85  \$ 1,829.85  \$ 300.00  \$ 300.00  \$ 75.00  \$ 75.00  \$ 175.00  \$ 50.00  \$ 500.00  \$ 500.00  \$ 500.00  \$ 45.00  \$ 45.00	\$ 25.00
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".  Rent or home mortgage payment (include lot rented for mobile home)  a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No  2. Utilities: a. Electricity and Heating Fuel b. Water, Sewer, Garbage c. Cellphone, Internet d. Other Home Phone and Cable Television  3. Home Maintenance (repairs and upkeep)  4. Food 5. Clothing 6. Laundry and Dry Cleaning  \$ 1,829.85  \$ 300.00  \$ 300.00  \$ 75.00  \$ 175.00  \$ 500.00  \$ 500.00  \$ 45.00	\$ 685.00
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".  1. Rent or home mortgage payment (include lot rented for mobile home)  a. Real Estate taxes included? [] Yes [x] No  2. Utilities: a. Electricity and Heating Fuel  b. Water, Sewer, Garbage  c. Cellphone, Internet  d. Other Home Phone and Cable Television  3. Home Maintenance (repairs and upkeep)  4. Food  5. Clothing	\$ 80.00
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".  1. Rent or home mortgage payment (include lot rented for mobile home)  a. Real Estate taxes included? [] Yes [x] No  b. Property insurance included? [] Yes [x] No  2. Utilities: a. Electricity and Heating Fuel  b. Water, Sewer, Garbage  c. Cellphone, Internet  d. Other Home Phone and Cable Television  3. Home Maintenance (repairs and upkeep)  4. Food  \$ 1,829.85  \$ 300.00  \$ 75.00  \$ -  \$ 175.00  \$ 500.00	\$ 45.00
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".  1. Rent or home mortgage payment (include lot rented for mobile home)  a. Real Estate taxes included? [] Yes [x] No  2. Utilities: a. Electricity and Heating Fuel  b. Water, Sewer, Garbage  c. Cellphone, Internet  d. Other Home Phone and Cable Television  3. Home Maintenance (repairs and upkeep)  \$ 1,829.85  \$ 300.00  \$ 75.00  \$ 175.00  \$ 175.00	
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".  1. Rent or home mortgage payment (include lot rented for mobile home)  a. Real Estate taxes included? [] Yes [x] No  b. Property insurance included? [] Yes [x] No  2. Utilities: a. Electricity and Heating Fuel  b. Water, Sewer, Garbage  c. Cellphone, Internet  d. Other Home Phone and Cable Television  \$ 1,829.85  \$ 300.00  \$ 75.00  \$ -  \$ 175.00	
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".  1. Rent or home mortgage payment (include lot rented for mobile home)  a. Real Estate taxes included? [] Yes [x] No  b. Property insurance included? [] Yes [x] No  2. Utilities: a. Electricity and Heating Fuel  b. Water, Sewer, Garbage  c. Cellphone, Internet  \$ 300.00  \$ 75.00  \$ -	•
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".  1. Rent or home mortgage payment (include lot rented for mobile home)  a. Real Estate taxes included? [] Yes [x] No  b. Property insurance included? [] Yes [x] No  2. Utilities: a. Electricity and Heating Fuel  b. Water, Sewer, Garbage  \$ 300.00  \$ 75.00	·
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".  1. Rent or home mortgage payment (include lot rented for mobile home)  a. Real Estate taxes included? [] Yes [x] No  b. Property insurance included? [] Yes [x] No  2. Utilities: a. Electricity and Heating Fuel  \$ 300.00	·
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".  1. Rent or home mortgage payment (include lot rented for mobile home)  a. Real Estate taxes included? [] Yes [x] No  b. Property insurance included? [] Yes [x] No	
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".  Rent or home mortgage payment (include lot rented for mobile home) \$ 1,829.85	\$ 300 00
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".	\$ 1,829.85
Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time case filed. Prora	oele

Record #: 462689 B6J (Official Form 6J) (12/07) Page 1 of 1

Case 09-43493 Doc 1 Filed 11/17/09 Entered 11/17/09 12:56:55 Desc Main Document Page 22 of 38

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Kurt Arthur Baumann and Jessica Leigh Baumann, Debtors

Bankruptcy Docket #:

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated:	11/07/2009	/s/ Kurt Arthur Baumann	X Date & Sign
		Kurt Arthur Baumann	
Dated:	11/07/2009	/s/ Jessica Leigh Baumann	X Date & Sign
		Jessica Leigh Baumann	

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

PFG Record #

# Document Page 23 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Kurt Arthur Baumann and Jessica Leigh Baumann, Debtors

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	
2009: \$53,722 2008: \$59,592 2007: \$52,444	Employment	
Spouse		
AMOUNT	SOURCE	

# Case 09-43493 Doc 1 Filed 11/17/09 Entered 11/17/09 12:56:55 Desc Main Document Page 24 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	STATEMENT OF FINA	NCIAL AFFAIRS	
Spouse			
AMOUNT	SOURCE		
2009: \$24,214 2008: \$31,000 2007: \$45,000	Employment		
02. INCOME OTHER THAN F	FROM EMPLOYMENT OR OPERATION OF	BUSINESS:	
the two years immediately pre spouse separately. (Married d	eceived by the debtor other than from emploeceding the commencement of this case. Givelebtors filing under chapter 12 or chapter 13 re separated and a joint petition is not filed.)	ve particulars. If a joint petition is filed,	state income for each
AMOUNT	SOURCE		
Spouse .	·		
2009: \$ 0 2008: \$14,794 2007: \$ 0	SOURCE Withdrawal from Retirement Fund		
03. PAYMENTS TO CREDITO	ORS:		
Complete a. or b. as appropria	ate, and c.		
		DEBTS: List all payments on loans, ir	setallment nurchases of
a. INDIVIDUAL OR JOINT DE services, and other debts to a value of all property that consi that were made to a creditor of an approved nonprofit budget	iny creditor made within 90 days immediately titutes or is affected by such transfer is not loon account of a domestic support obligation oring and creditor counseling agency. (Marrie bouses whether or not a joint petition is filed,	y proceeding the commencement of the ess than \$600.00. Indicate with an as or as part of an alternative repayment d debtors filing under chapter 12 or ch	nis case if the aggregate terisk (*) any payments schedule under a plan b napter 13 must include
a. INDIVIDUAL OR JOINT DE services, and other debts to a value of all property that consi that were made to a creditor of an approved nonprofit budget	iny creditor made within 90 days immediately titutes or is affected by such transfer is not lo on account of a domestic support obligation cing and creditor counseling agency. (Marrie	y proceeding the commencement of the ess than \$600.00. Indicate with an as or as part of an alternative repayment d debtors filing under chapter 12 or ch	nis case if the aggregate terisk (*) any payments schedule under a plan b napter 13 must include

# Document Page 25 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Kurt Arthur Baumann and Jessica Leigh Baumann, Debtors

### STATEMENT OF FINANCIAL AFFAIRS

03. PAYMENTS TO CREDITORS:

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Dates of	Amount	Amount
of Creditor	Payments	Paid	Still Owing
HSBC Mortgage Po Box 9068 Brandon, FL 33509	Monthly	\$331.27 per month	\$29,962.00
Harris Po Box 94034 Palatine, IL 60094	Monthly	\$396.70 per month	\$18,212.00

NONE



b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Dates of	Amount Paid or Value of	Amount
of Creditor	Payment/Transfers	Transfers	Still Owing

NONE

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

& Relationship to Debtor	of Payments	Transfers	Still Owing
Name & Address of Creditor	Dates	Amount Paid or Value of	
Name & Address of Creditor	Dates	Amount Paid or Value of	Amount

NONE

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF	NATURE	COURT	STATUS
SUIT AND	OF	OF AGENCY	OF
CASE NUMBER	PROCEEDING	AND LOCATION	DISPOSITION

# Document Page 26 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Kurt Arthur Baumann and Jessica Leigh Baumann, Debtors

	STATEMENT OF FINA	ITOIAL AI I AIILO	
process within (1) one year pr	S GARNISHED: Describe all property that hat eceding the commencement of this case. (Noty of either or both spouses whether or not a	larried debtors filing under chapt	ter 12 or chapter 13 must inc
Name and Address of Person for Whose Benefit Property was Seized	Date of Seizure	Description and Value of Property	
05. REPOSSESSION, FORE	CLOSURES AND RETURNS:		
returned to the seller, within o	repossessed by a creditor, sold at a foreclosine year immediately preceding the comment mation concerning property of either or both significant petition is not filed.)	cement of this case. (Married del	btors filing under chapter 12
Name and Address of Creditor or Seller	Date of Repossession, Foreclosure Sale, Transfer or Return	Description and Value of Property	
, ,	f property for the benefit of creditors made w	, , , , , , , , , , , , , , , , , , , ,	· ·
,	nder chapter 12 or chapter 13 must include a buses are separated and a joint petition is no		spouses whether or not a jo
Name and Address of Assignee	Date of Assignment	Terms of Assignment or Settlement	
preceding the commencemen	been in the hands of a custodian, receiver, o t of this case. (Married debtors filing under cl uses whether or not a joint petition is filed, un	napter 12 or chapter 13 must inc	clude information concerning
Name and Address	Name & Location of Court Case	Date of Order	Description and Value of Property

PFG Record # 462689 B7 (Official Form 7) (12/07) Page 4 of 13

# Case 09-43493 Doc 1 Filed 11/17/09 Entered 11/17/09 12:56:55 Desc Main Document Page 27 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	STATEMENT OF FINA	ITOIAL AI I AINO	
07. GIFTS:			
usual gifts to family members than \$100 per recipient. (Marr	aggregating less than \$200 in value per individed debtors filing under chapter 12 or chapter	idual family member and char 13 must include gifts or contr	itable contributions aggregating
Name and Address of Person	Relationship	Date	Description
or	to Debtor,	of	and Value
Organization	If Any	Gift	of Gift
08. LOSSES:			
commencement of this case.	(Married debtors filing under chapter 12 or ch	apter 13 must include losses l	
•	•	,	
-	•		
of Property	Part by Insurance, Give Particulars	Loss	
List all payments made or pro concerning debt consolidation preceding the commencemen	perty transferred by or on behalf of the debto , relief under the bankruptcy law or preparati	on of a petition in bankruptcy v	
Address		Name of Payer if Other Than Debtor	Description and
of Payee		Other Than Debtor	Value of Property
	List all gifts or charitable contrusual gifts to family members than \$100 per recipient. (Marr whether or not a joint petition whether or not a joint petition or Organization  08. LOSSES:  List all losses from fire, theft, commencement of this case, or not a joint petition is filed, under the commencement of the case, or not a joint petition is filed, under the commencement of the case. Or not a joint petition is filed, under the commencement of the case or not a joint petition is filed, under the commencement of the case. Or not a joint petition is filed, under the commencement of the case of the c	List all gifts or charitable contributions made within one year immediately pusual gifts to family members aggregating less than \$200 in value per indivitan \$100 per recipient. (Married debtors filing under chapter 12 or chapter whether or not a joint petition is filed, unless the spouses are separated and lame and Address of Person or to Debtor,  Organization Relationship to Debtor,  Organization If Any  08. LOSSES:  List all losses from fire, theft, other casualty or gambling within one year immodemencement of this case. (Married debtors filing under chapter 12 or choor not a joint petition is filed, unless the spouses are separated and a joint period of Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars  09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:  List all payments made or property transferred by or on behalf of the debto concerning debt consolidation, relief under the bankruptcy law or preparation preceding the commencement of this case.  Name and	List all gifts or charitable contributions made within one year immediately preceding the commencement usual gifts to family members aggregating less than \$200 in value per individual family member and char than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contribution is filed, unless the spouses are separated and a joint petition is not filed.)  Name and Address of Person or to Debtor, of Organization If Any Gift  O8. LOSSES:  List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses for not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)  Description and Description of Circumstances and, Date Value if Loss Was Covered in Whole or in of Property Part by Insurance, Give Particulars Loss  O9. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:  List all payments made or property transferred by or on behalf of the debtor to any persons, including attraction concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy of preceding the commencement of this case.  Name and Date of Payment,

# Document Page 28 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Kurt Arthur Baumann and Jessica Leigh Baumann, Debtors

## STATEMENT OF FINANCIAL AFFAIRS

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor

2009

Amount of Money or description and Value of Property

\$50.00

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227

NONE

#### 10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor

Date

Describe Property
Transferred and
Value Received

NONE

Χ

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or other Device Date(s) of Transfer(s) Amount and Date of Sale or Closing

NONE

#### 11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and
Date of Sale or
Closing

# Case 09-43493 Doc 1 Filed 11/17/09 Entered 11/17/09 12:56:55 Desc Main Document Page 29 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Kurt Arthur Baumann and Jessica Leigh Baumann, Debtors

	STATEMENT OF FINAL	NCIAL AFFAIRS	
12. SAFE DEPOSIT BOXES:			
immediately preceding the co	er box or depository in which the debtor has or ommencement of this case. (Married debtors fil spouses whether or not a joint petition is filed,	ing under chapter 12 or chapte	r 13 must include boxes or
Name and Address of Bank or Other Depository	Names & Addresses of Those With Access to Box or depository	Description of Contents	Date of Transfer of Surrender, if Any
•	reditor, including a bank, against a debt or dep filing under chapter 12 or chapter 13 must inc	-	. •
not a joint petition is filed, unl  Name and Address  of Creditor	ess the spouses are separated and a joint peti  Date  of Setoff	Amount of Setoff	
	ELD FOR ANOTHER PERSON: other person that the debtor holds or controls.		
Name and Address of Owner	Description and Value of Property	Location of Property	
15. PRIOR ADDRESS OF DI			
	ree (3) years immediately preceding the comm	•	
	nd vacated prior to the commencement of this	case. If a joint petition is filed,	report also any separate ad

PFG Record # 462689 B7 (Official Form 7) (12/07) Page 7 of 13

# Document Page 30 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

NONE

NONE

NONE

NONE

Site Name

and Address

Kurt Arthur Baumann and Jessica Leigh Baumann, Debtors

STATEMENT OF FINANCIAL AFFAIRS			
16. SPOUSES and FORMER SP	OUSES:		
Louisiana, Nevada, New Mexico,	a community property state, commonwe Puerto Rico, Texas, Washington, or Wis ify the name of the debtor's spouse and	consin) within eight (8) years imr	nediately preceding the
Name			
17. ENVIRONMENTAL INFORMA	ATION:		
For the purpose of this question,	he following definitions apply:		
toxic substances, wastes or mate	ederal, state, or local statute or regulation rial into the air, land, soil surface water, on the cleanup of the these substances, wa	ground water, or other medium, i	
"Site" means any location, facility operated by the debtor, including,	or property as defined under any Environment of limited to, disposal sites.	onmental Law, whether or not pre	esently or formerly owned or
"Hazardous material" means anytenvironmental Law.	hing defined as a hazardous waste, haz	ardous or toxic substances, pollu	tant, or contaminant, etc. under
	f every site for which the debtor has rece lation of an Environmental Law. Indicate		
Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
and Address	or governmental onit	OI NOLICE	Luw

PFG Record # 462689 B7 (Official Form 7) (12/07) Page 8 of 13

17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Date

of Notice

Environmental

Law

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Name and Address

of Governmental Unit

# Case 09-43493 Doc 1 Filed 11/17/09 Entered 11/17/09 12:56:55 Desc Main Document Page 31 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Kurt Arthur Baumann and Jessica Leigh Baumann, Debtors

17c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docker number.				
Name and Address of Governmental Unit	Docket Number	Status of Disposition		
18 NATURE, LOCATION AND NAME	E OF BUSINESS			
<ul> <li>a. If the debtor is an individual, list the ending dates of all businesses in whi- partnership, sole proprietor, or was s- immediately preceding the commenc within six (6) years immediately precedence.</li> </ul>	ch the debtor was an officer, dire elf-employed in a trade, professi ement of this case, or in which th	ctor, partner, or managing executive on, or other activity either full- or part- e debtor owned 5 percent or more of	of a corporation, partner in a time within six (6) years	
	same are commencement or the	case.		
If the debtor is a partnership, list the ending dates of all businesses in whi (6) years immediately preceding the	names, addresses, taxpayer ider ch the debtor was a partner or o	tification numbers, nature of the busi		
ending dates of all businesses in whi	names, addresses, taxpayer iden ch the debtor was a partner or or commencement of this case. names, addresses, taxpayer iden ch the debtor was a partner or or	tification numbers, nature of the busi vned 5 percent or more of the voting tification numbers, nature of the busi	or equity securities, within six nesses, and beginning and	
ending dates of all businesses in whi (6) years immediately preceding the If the debtor is a corporation, list the ending dates of all businesses in whi	names, addresses, taxpayer iden ch the debtor was a partner or or commencement of this case. names, addresses, taxpayer iden ch the debtor was a partner or or	tification numbers, nature of the busi vned 5 percent or more of the voting tification numbers, nature of the busi	or equity securities, within six	
ending dates of all businesses in whi (6) years immediately preceding the If the debtor is a corporation, list the ending dates of all businesses in whi (6) years immediately preceding the	names, addresses, taxpayer iden ch the debtor was a partner or or commencement of this case. names, addresses, taxpayer iden ch the debtor was a partner or or	tification numbers, nature of the busive version of the voting of the voting of the voting of the busive version of the busive version of the voting of the	or equity securities, within six nesses, and beginning and or equity securities within six	
ending dates of all businesses in whi (6) years immediately preceding the If the debtor is a corporation, list the ending dates of all businesses in whi (6) years immediately preceding the Name & Last Four Digits of Soc. Sec. No./Complete EIN or	names, addresses, taxpayer identification the debtor was a partner or or commencement of this case.  names, addresses, taxpayer identification the debtor was a partner or or commencement of this case.  Address	tification numbers, nature of the busived 5 percent or more of the voting stification numbers, nature of the busived 5 percent or more of the voting of Nature of Business	or equity securities, within six messes, and beginning and or equity securities within six Beginning and Ending Dates	

PFG Record # 462689 B7 (Official Form 7) (12/07) Page 9 of 13

# Document Page 32 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

19. BOOKS, RECORDS AND FINANCIAL STATEMENTS:  List all bookkeepers and accountants who within two (2) years immediately preceding the filing of this bankruptcy case kept or support the keeping of books of account and records of the debtor.  Name  Dates Services Rendered  19b. List all firms or individuals who within two (2) years immediately preceding the filing of this bankruptcy case have audited the account and records, or prepared a financial statement of the debtor.  Dates Services Name  Address  Rendered  19c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and of the debtor. If any of the books of account and records are not available, explain.  Name  Address  Address		SIAIEMENI OF FI	NANCIAL AFFAIRS
within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six ye should go directly to the signature page.)  19. BOOKS, RECORDS AND FINANCIAL STATEMENTS:  List all bookkeepers and accountants who within two (2) years immediately preceding the filing of this bankruptcy case kept or supplied the keeping of books of account and records of the debtor.  Name  Dates Services Rendered  19b. List all firms or individuals who within two (2) years immediately preceding the filing of this bankruptcy case have audited the account and records, or prepared a financial statement of the debtor.  Dates Services Name  Address  Rendered  19c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and of the debtor. If any of the books of account and records are not available, explain.  Name  Address  Address  19d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement.	has been, within six years imme executive, or owner of more that	diately preceding the commencemer n 5 percent of the voting or equity se	nt of this case, any of the following: an officer, director, managing curities of a corporation; a partner, other than a limited partner, of
List all bookkeepers and accountants who within two (2) years immediately preceding the filing of this bankruptcy case kept or support the keeping of books of account and records of the debtor.    Name	within six years immediately pre	ceding the commencement of this ca	•
the keeping of books of account and records of the debtor.  Name Dates Services Rendered  19b. List all firms or individuals who within two (2) years immediately preceding the filing of this bankruptcy case have audited the account and records, or prepared a financial statement of the debtor.  Dates Services Name Address Rendered  19c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and of the debtor. If any of the books of account and records are not available, explain.  Name Address  19d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement.	19. BOOKS, RECORDS AND	FINANCIAL STATEMENTS:	
and Address Rendered  19b. List all firms or individuals who within two (2) years immediately preceding the filing of this bankruptcy case have audited the account and records, or prepared a financial statement of the debtor.  . Dates Services Name Address Rendered  19c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records are not available, explain.  . Name Address	•	` , · •	diately preceding the filing of this bankruptcy case kept or supervi
account and records, or prepared a financial statement of the debtor.  Dates Services Rendered  19c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and of the debtor. If any of the books of account and records are not available, explain.  Name  Address  Address  19d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement of the debtor.			_
19c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and of the debtor. If any of the books of account and records are not available, explain.  Name  Address  19d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement.	account and records, or prepare	ed a financial statement of the debtor	Dates Services
of the debtor. If any of the books of account and records are not available, explain.  Name  Address  19d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement.			
19d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial stateme			·
· · · · · · · · · · · · · · · · · · ·	Name	Address	_
		•	<del>-</del>
Name and Date	Name and	Date	

# Document Page 33 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	STATEMENT OF FIN	ANCIAL AFFAIRS	
20. INVENTORIES			
List the dates of the last to the dollar amount and bas	wo inventories taken of your property, the names of each inventory.	ne of the person who supervised the	e taking of each inventory, an
Date of Inventory	Inventory Supervisor	Dollar Amount of Inventory (specify cost, market of other basis)	
b. List the name and addr	ress of the person having possession of the re	cords of each of the inventories rep	ported in a., above.
Date of Inventory	Name and Addresses of Custodian of Inventory Records		
a. If the debtor is a partne  Name  and Address	ership, list nature and percentage of interest of  Nature  of Interest	Percentage of Interest	
	noration, list all officers & directors of the corp.		
	nore of the voting or equity securities of the co		directly or indirectly owns,
			directly or indirectly owns,
controls, or holds 5% or no Name and Address  22. FORMER PARTNER	Title  SS, OFFICERS, DIRECTORS AND SHAREHO	Nature and Percentage of Stock Ownership  OLDERS:	
controls, or holds 5% or no Name and Address  22. FORMER PARTNER	nore of the voting or equity securities of the co Title	Nature and Percentage of Stock Ownership  OLDERS:	
controls, or holds 5% or no Name and Address  22. FORMER PARTNER	Title  SS, OFFICERS, DIRECTORS AND SHAREHO	Nature and Percentage of Stock Ownership  OLDERS:	
controls, or holds 5% or not	Title  RS, OFFICERS, DIRECTORS AND SHAREHO thip, list the nature and percentage of partnersh	Nature and Percentage of Stock Ownership  DLDERS: hip interest of each member of the Date of Withdrawal	partnership.

# Case 09-43493 Doc 1 Filed 11/17/09 Entered 11/17/09 12:56:55 Desc Main Document Page 34 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	STATEMENT OF FIN		
22b. If the debtor is a corporation immediately preceding the comm		ationship with the corporation terminated with	in one (1) year
Name and Address	Title	Date of Termination	
and Address	nue	1 GIIIIII I AUOII	
23. WITHDRAWALS FROM A PA	ARTNERSHIP OR DISTRIBUTION BY	A COPORATION:	
·	•	outions credited or given to an insider, includin ner perquisite during one year immediately pro	•
Name and Address of	Date and	Amount of Money or	
Recipient, Relationship to Debtor	Purpose of Withdrawal	Description and value of Property	
for tax purposes of which the deb	the name and federal taxpayer identific	cation number of the parent corporation of any thin six (6) years immediately preceding the c	•
If the debtor is a corporation, list for tax purposes of which the deb case.	the name and federal taxpayer identific otor has been a member at any time wi	, , ,	•
If the debtor is a corporation, list for tax purposes of which the deb	the name and federal taxpayer identific	, , ,	•
If the debtor is a corporation, list for tax purposes of which the deb case.  Name of	the name and federal taxpayer identific otor has been a member at any time wi Taxpayer	, , ,	•
If the debtor is a corporation, list for tax purposes of which the debtorase.  Name of Parent Corporation  25. PENSION FUNDS:	the name and federal taxpayer identification has been a member at any time wi  Taxpayer Identification Number (EIN)	, , ,	ommencement o
If the debtor is a corporation, list for tax purposes of which the debtorase.  Name of Parent Corporation  25. PENSION FUNDS:	the name and federal taxpayer identification has been a member at any time wi  Taxpayer Identification Number (EIN)	thin six (6) years immediately p	receding the c

Case 09-43493 Doc 1 Filed 11/17/09 Entered 11/17/09 12:56:55 Desc Main Document Page 35 of 38

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Kurt Arthur Baumann and Jessica Leigh Baumann, Debtors

^		
C   A   L   M   L   N   I	OF FINANCIA	

### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 11/07/2009 /s/ Kurt Arthur Baumann X Date & Sign

Dated: 11/07/2009 /s/ Jessica Leigh Baumann X Date & Sign

Jessica Leigh Baumann

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Case 09-43493 Doc 1 Filed 11/17/09 Entered 11/17/09 12:56:55 Desc Main Document Page 36 of 38

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Kurt Arthur Baumann and Jessica Leigh Baumann, Debtors

Bankruptcy Docket #:

### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services

re	ndered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case i	s as follows:
	The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:	
	For legal services, Debtor(s) agrees to pay and I have agreed to accept	\$3,500
	Prior to the filing of this Statement, Debtor(s) has paid and I have received	<u>\$600</u>
	The Filing Fee has been paid. Balance Due	-\$2,900
2.	The source of the compensation paid to me was:	
	Debtor(s) Other: (specify)	
3.	The source of compensation to be paid to me on the unpaid balance, if any, remaining is:	
	Debtor(s) Other: (specify)	
	The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the	following for the

- The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: **None.**
- The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11. U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the **first scheduled** meeting of creditors.
- (d) Advice as required.

value stated: None.

#### **CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

/s/ Matthew M IL 6294684 Selvagn 11/16/2009 Dated:

Attorney Name: Matthew M IL 6294684 Selvagn LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

> Page 1 of 1 Form B203 (12/94)

Bar No: IL 6294684

Case 09-43493 Doc 1 Filed 11/17/09 Entered 11/17/09 12:56:55 Desc Main Document Page 37 of 38

# Document Page 37 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Kurt Arthur Baumann, and Jessica Leigh Baumann, Debtors

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 11/07/2009 /s/ Kurt Arthur Baumann

**Kurt Arthur Baumann** 

X Date & Sign

Dated: 11/07/2009

462689

PFG Record #

/s/ Jessica Leigh Baumann

Jessica Leigh Baumann

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Kurt Arthur Baumann and Jessica Leigh Baumann, Debtors

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

In re

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

#### Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Dated: 11/07/2009 /s/ Kurt Arthur Baumann

Dated: 11/07/2009 /s/ Jessica Leigh Baumann

Dated: 11/16/2009 /s/ Matthew M IL 6294684 Selvagn

Sign & Date Here

Sign & Date Here

Attorney: Matthew M IL 6294684 SelvaqBar No: IL 6294684

PFG Record # 462689